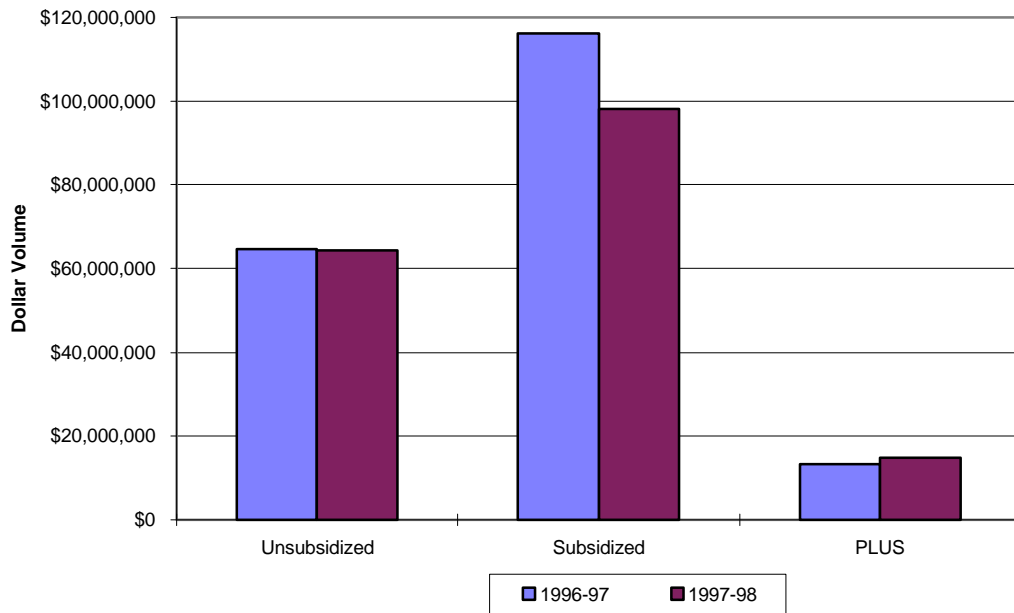
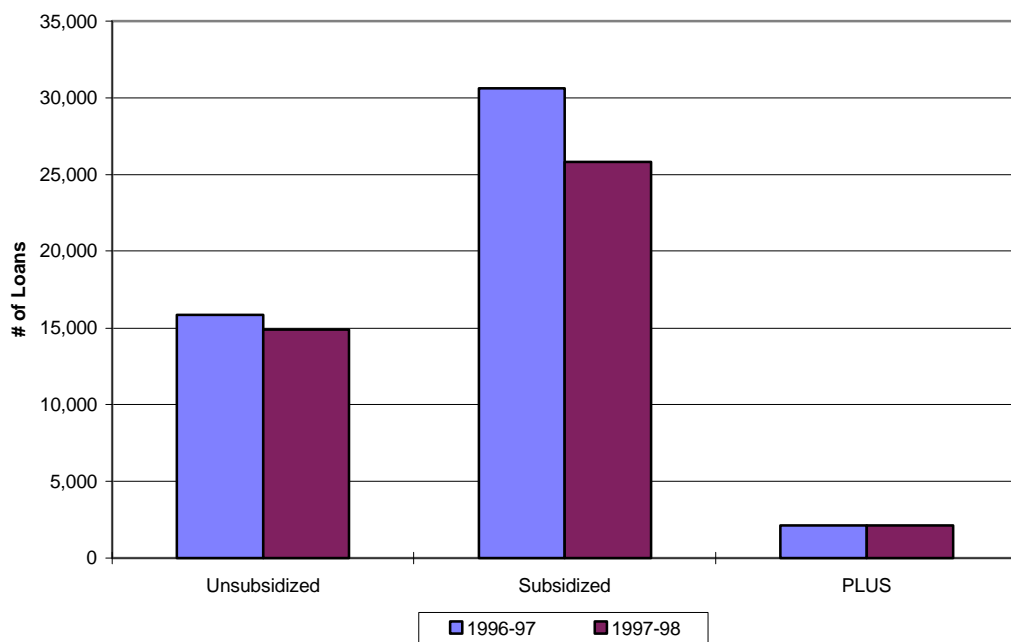


# LOAN VOLUME

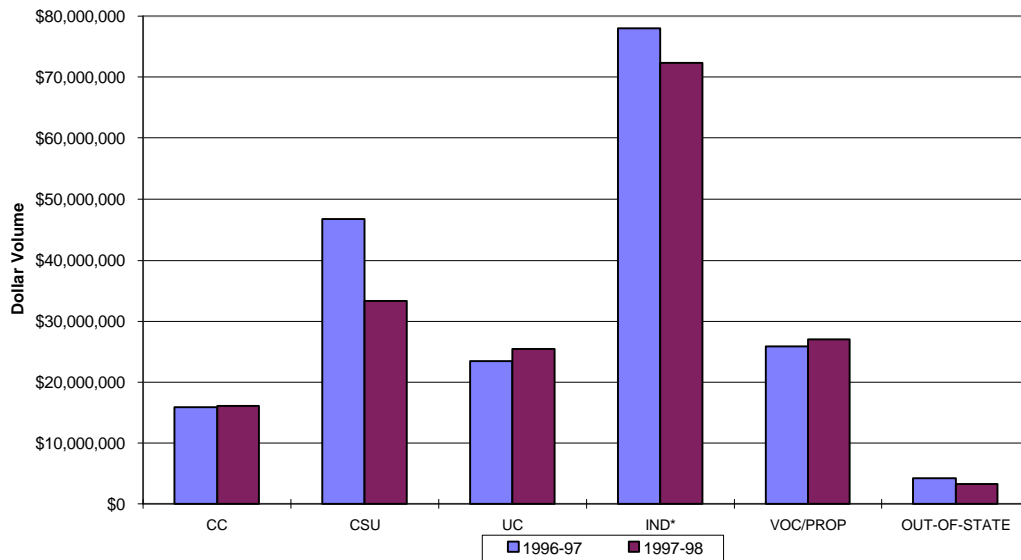
COMPARISON OF FEDERAL FISCAL YEAR  
GUARANTEE VOLUME BY PROGRAM



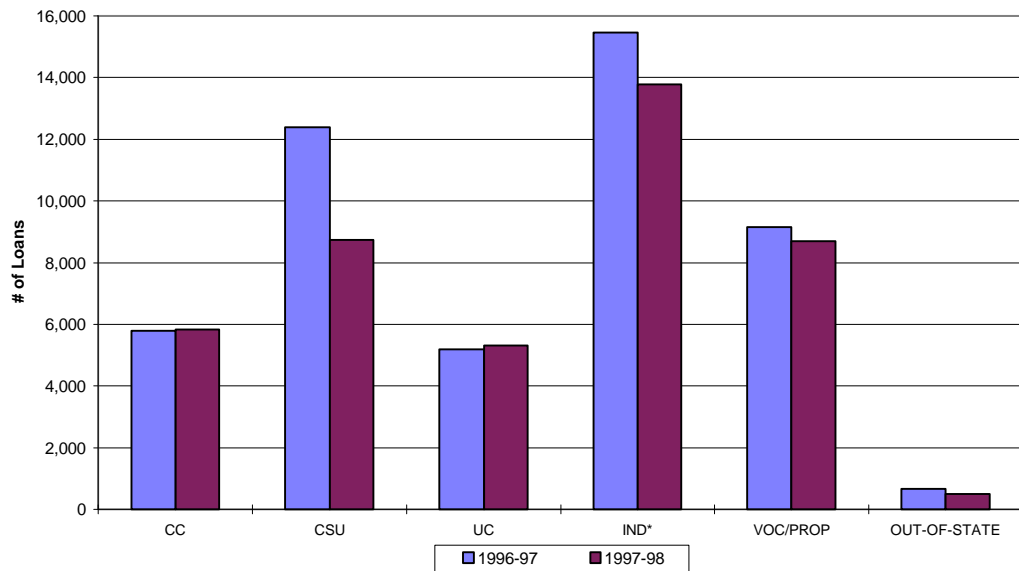
COMPARISON OF FEDERAL FISCAL YEAR  
GUARANTEE VOLUME BY PROGRAM



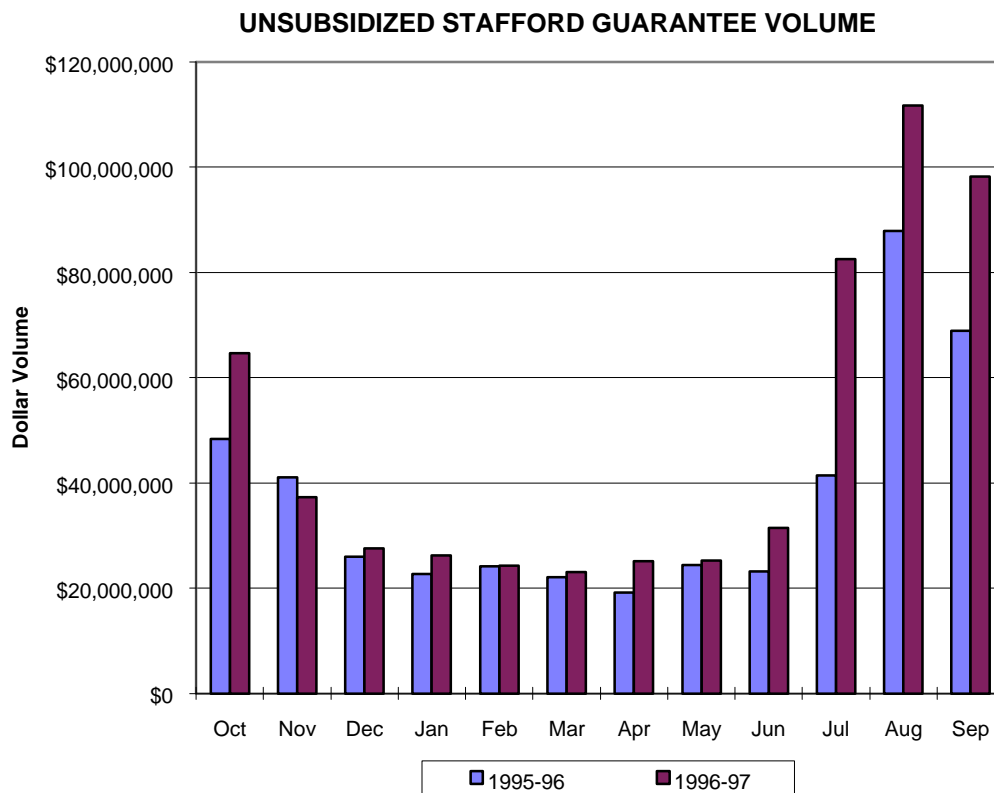
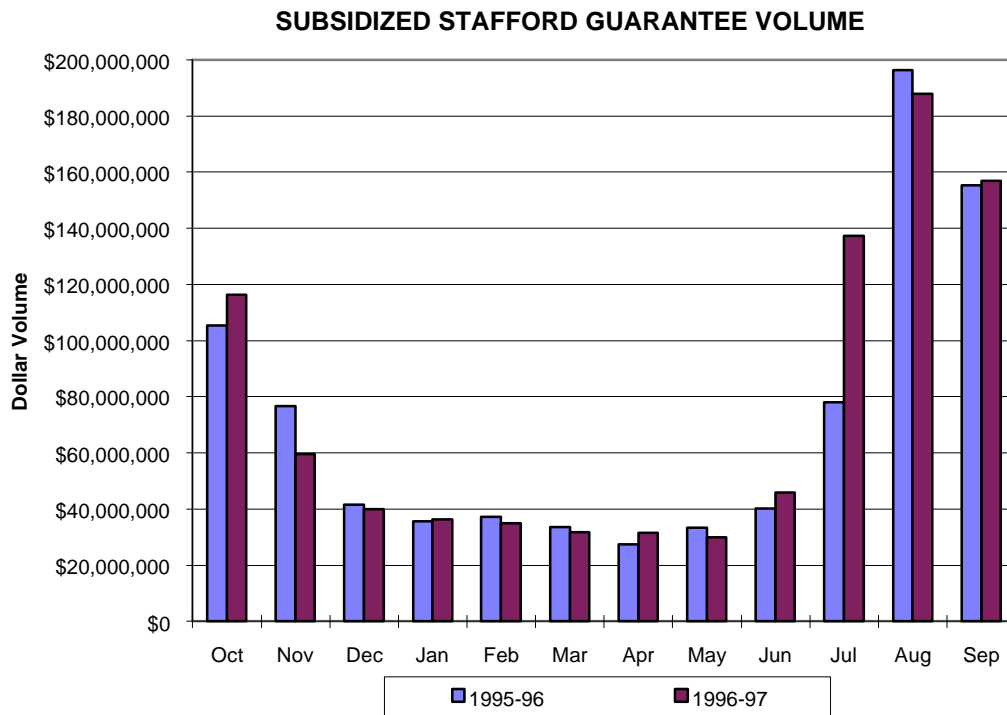
**FEDERAL FISCAL YEAR COMPARISON OF  
CUMULATIVE GUARANTEE VOLUME BY SEGMENT**



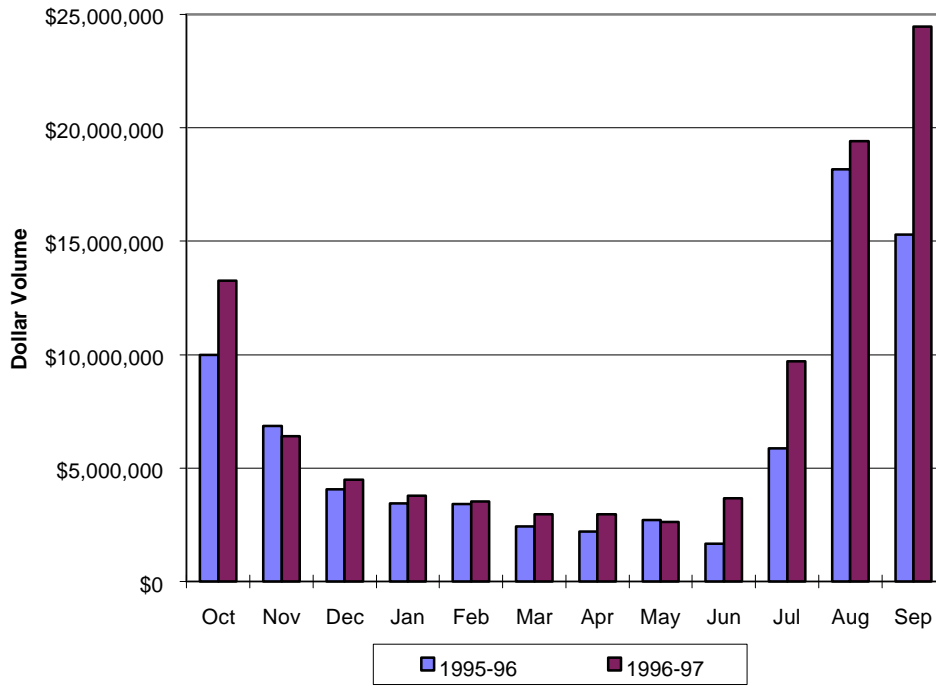
**FEDERAL FISCAL YEAR COMPARISON OF  
CUMULATIVE GUARANTEE VOLUME BY SEGMENT**



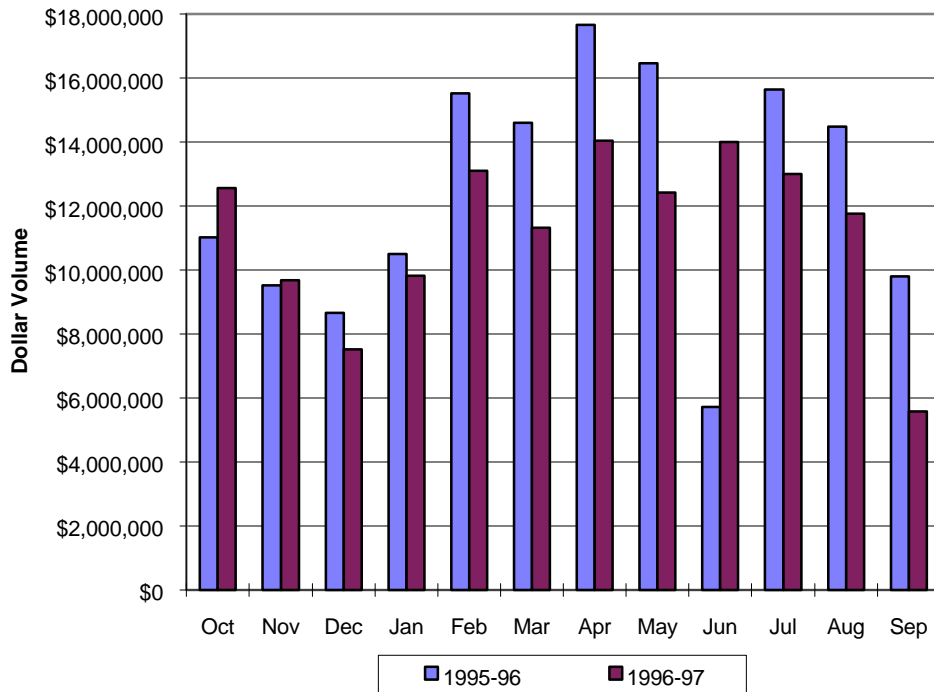
\* This category includes both two and four-year independent institutions.

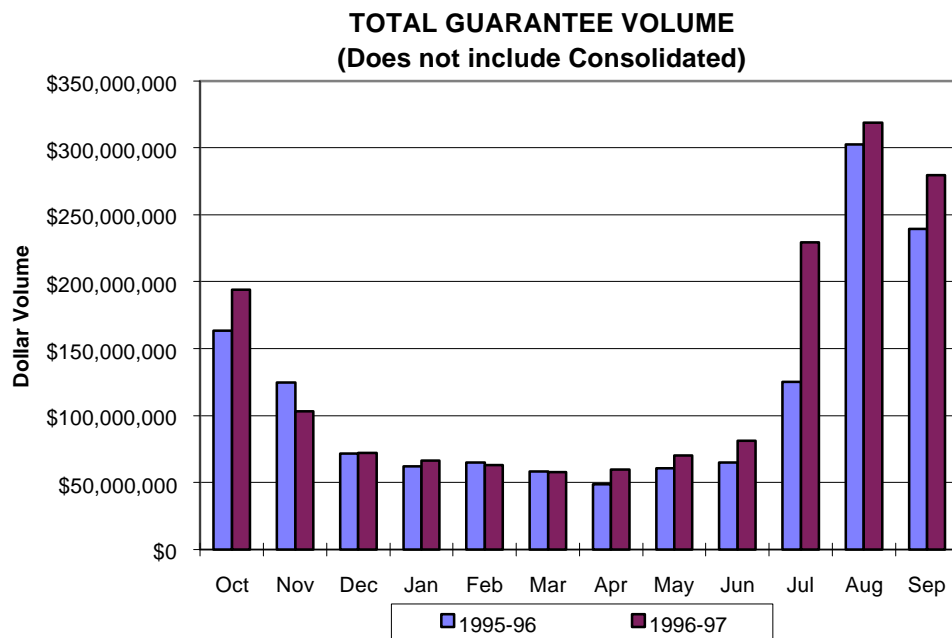


### PLUS GUARANTEE VOLUME



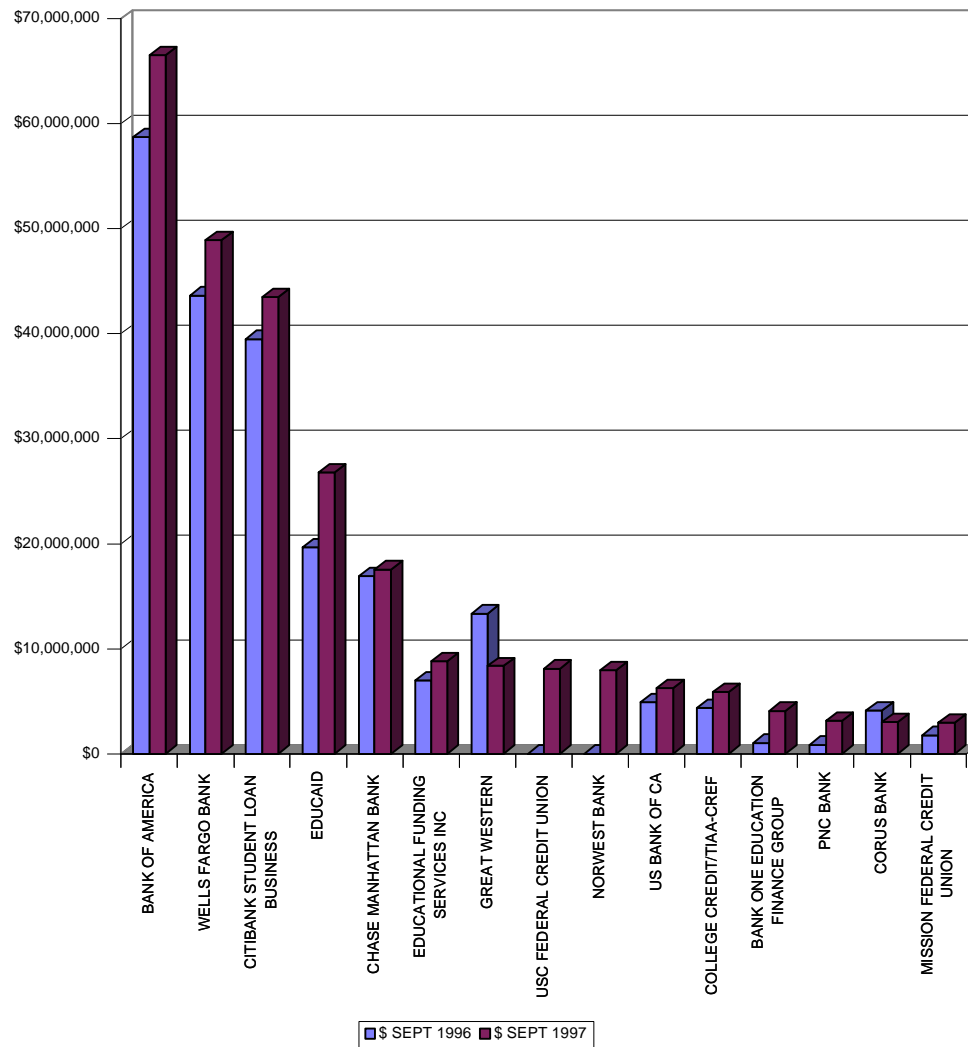
### CONSOLIDATED GUARANTEE VOLUME





# LENDER MONTHLY VOLUME TOTALS

## ALL PROGRAMS



- 15 largest lenders (does not include consolidated loans)

# **LENDER MONTHLY VOLUME TOTALS** **ALL PROGRAMS**

(DOES NOT INCLUDE CONSOLIDATED VOLUME)

	LENDER	\$ SEPT 1996	\$ SEPT 1997	# SEPT	SEPT % OF TOTAL	% \$ CHANGE	AVG LOAN
6	BANK OF AMERICA	\$58,677,599	\$66,477,154	14,831	23.77%	13.29%	\$4,482
	WELLS FARGO BANK	\$43,640,136	\$48,879,245	10,141	17.48%	12.01%	\$4,820
	CITIBANK STUDENT LOAN BUSINESS	\$39,471,491	\$43,441,981	9,502	15.53%	10.06%	\$4,572
	EDUCAID	\$19,654,882	\$26,769,490	5,851	9.57%	36.20%	\$4,575
	CHASE MANHATTAN BANK	\$16,925,958	\$17,539,635	3,002	6.27%	3.63%	\$5,843
	EDUCATIONAL FUNDING SERVICES INC	\$6,974,422	\$8,834,265	2,293	3.16%	26.67%	\$3,853
	GREAT WESTERN	\$13,358,084	\$8,354,161	1,979	2.99%	-37.46%	\$4,221
	USC FEDERAL CREDIT UNION	\$0	\$8,113,508	1,199	2.90%	N/A	\$6,767
	NORWEST BANK	\$0	\$7,971,537	915	2.85%	N/A	\$8,712
	US BANK OF CA	\$4,921,484	\$6,246,106	1,719	2.23%	26.92%	\$3,634
	COLLEGE CREDIT/TIAA-CREF	\$4,355,993	\$5,888,944	1,197	2.11%	35.19%	\$4,920
	BANK ONE EDUCATION FINANCE GROUP	\$1,058,103	\$4,070,278	963	1.46%	284.68%	\$4,227
	PNC BANK	\$867,922	\$3,140,640	992	1.12%	261.86%	\$3,166
	CORUS BANK	\$4,118,113	\$3,016,456	659	1.08%	-26.75%	\$4,577
	MISSION FEDERAL CREDIT UNION	\$1,781,558	\$2,962,706	468	1.06%	66.30%	\$6,331
	<b>TOTAL TOP-15</b>	\$215,805,745	\$261,706,106	55,711	93.57%	21.27%	\$4,698
	<b>TOTAL ALL LENDERS</b>	\$226,955,379	\$279,678,702	59,043	100.00%	23.23%	\$4,737

**LENDER MONTHLY VOLUME TOTALS  
STAFFORD SUBSIDIZED PROGRAM**

	LENDER	\$ SEPT 1996	\$ SEPT 1997	# SEPT	SEPT	% \$ CHANGE	AVG LOAN
				1997	% \$ TOTAL		
01	BANK OF AMERICA	\$37,905,305	\$40,252,620	9,739	25.65%	6.19%	\$4,133
	WELLS FARGO BANK	\$27,567,289	\$28,491,583	6,482	18.15%	3.35%	\$4,395
	CITIBANK STUDENT LOAN BUSINESS	\$23,550,489	\$24,308,517	5,731	15.49%	3.22%	\$4,242
	EDUCAID	\$12,298,493	\$15,676,878	3,742	9.99%	27.47%	\$4,189
	CHASE MANHATTAN BANK	\$8,969,904	\$8,232,625	1,630	5.25%	-8.22%	\$5,051
	GREAT WESTERN	\$9,022,536	\$5,595,227	1,405	3.56%	-37.99%	\$3,982
	EDUCATIONAL FUNDING SERVICES INC	\$4,032,959	\$4,526,131	1,243	2.88%	12.23%	\$3,641
	NORWEST BANK	\$0	\$3,670,971	457	2.34%	N/A	\$8,033
	US BANK OF CA	\$2,764,260	\$3,537,999	1,047	2.25%	27.99%	\$3,379
	USC FEDERAL CREDIT UNION	\$0	\$3,496,661	648	2.23%	N/A	\$5,396
	COLLEGE CREDIT/TIAA-CREF	\$2,645,762	\$3,456,545	796	2.20%	30.64%	\$4,342
	BANK ONE EDUCATION FINANCE GROUP	\$549,386	\$2,261,648	587	1.44%	311.67%	\$3,853
	PNC BANK	\$496,741	\$1,835,209	587	1.17%	269.45%	\$3,126
	MISSION FEDERAL CREDIT UNION	\$989,364	\$1,453,890	246	0.93%	46.95%	\$5,910
	ASAP/UNION BANK & TRUST CO.	\$1,063,453	\$1,367,849	310	0.87%	28.62%	\$4,412
	<b>TOTAL TOP-15</b>	\$131,855,941	\$148,164,353	34,650	94.40%	12.37%	\$4,276
	<b>TOTAL ALL LENDERS</b>	\$137,987,764	\$156,956,011	36,652	100.00%	13.75%	\$4,282



**LENDER MONTHLY VOLUME TOTALS  
STAFFORD UNSUBSIDIZED PROGRAM**

LENDER	\$ SEPT 1996	\$ SEPT 1997	# SEPT 1997	SEPT % \$ TOTAL	% \$ CHANGE	AVG LOAN
BANK OF AMERICA	\$17,013,678	\$20,624,227	4,316	20.99%	21.22%	\$4,779
WELLS FARGO BANK	\$13,261,105	\$16,984,550	3,270	17.28%	28.08%	\$5,194
CITIBANK STUDENT LOAN BUSINESS	\$13,390,282	\$16,688,727	3,419	16.98%	24.63%	\$4,881
CHASE MANHATTAN BANK	\$6,952,168	\$7,406,771	1,131	7.54%	6.54%	\$6,549
EDUCAID	\$5,430,513	\$7,070,913	1,525	7.20%	30.21%	\$4,637
NORWEST BANK	\$0	\$4,300,566	458	4.38%	N/A	\$9,390
EDUCATIONAL FUNDING SERVICES INC	\$2,517,766	\$3,771,263	957	3.84%	49.79%	\$3,941
USC FEDERAL CREDIT UNION	\$0	\$3,634,651	465	3.70%	N/A	\$7,816
GREAT WESTERN	\$3,874,444	\$2,466,876	537	2.51%	-36.33%	\$4,594
US BANK OF CA	\$1,883,312	\$2,405,265	610	2.45%	27.71%	\$3,943
BANK ONE EDUCATION FINANCE GROUP	\$444,408	\$1,688,618	358	1.72%	279.97%	\$4,717
COLLEGE CREDIT/TIAA-CREF	\$1,031,645	\$1,643,419	321	1.67%	59.30%	\$5,120
MISSION FEDERAL CREDIT UNION	\$728,103	\$1,343,071	201	1.37%	84.46%	\$6,682
NEW ENGLAND LOAN MARKETING CORP	\$810,422	\$1,109,692	144	1.13%	36.93%	\$7,706
PNC BANK	\$263,695	\$1,002,692	324	1.02%	280.25%	\$3,095
<b>TOTAL TOP-15</b>	\$67,601,541	\$92,141,301	18,036	93.76%	36.30%	\$5,109
<b>TOTAL ALL LENDERS</b>	\$72,433,240	\$98,270,345	19,173	100.00%	35.67%	\$5,125

# **LENDER MONTHLY VOLUME TOTALS PLUS PROGRAM**

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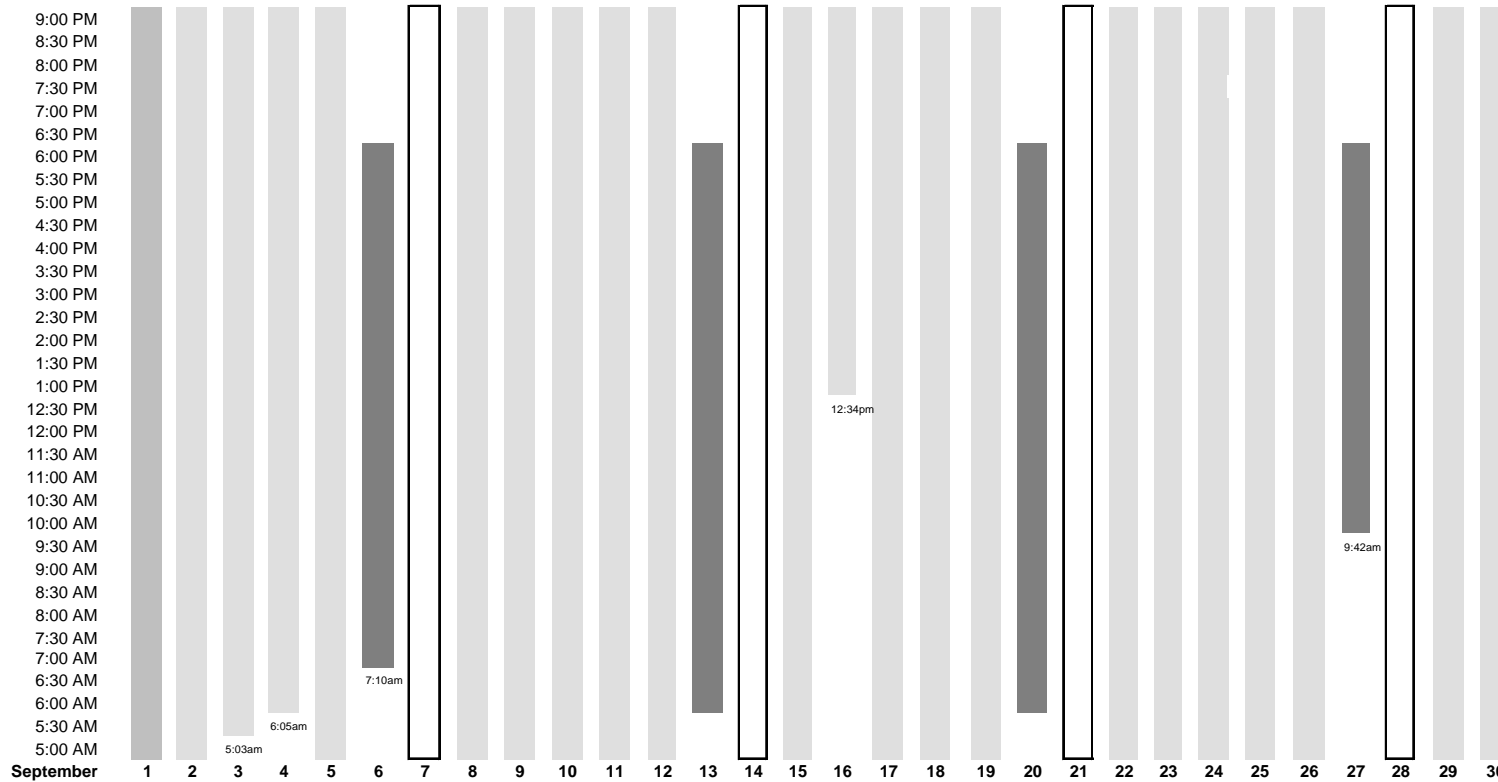
LENDER	\$ SEPT 1996	\$ SEPT 1997	# SEPT 1997	SEPT % \$ TOTAL	% \$ CHANGE	AVG LOAN
BANK OF AMERICA	\$3,758,616	\$5,600,307	776	22.90%	49.00%	\$7,217
EDUCAID	\$1,925,876	\$4,021,699	584	16.45%	108.82%	\$6,886
WELLS FARGO BANK	\$2,811,742	\$3,403,112	389	13.92%	21.03%	\$8,748
CITIBANK STUDENT LOAN BUSINESS	\$2,530,720	\$2,444,737	352	10.00%	-3.40%	\$6,945
CHASE MANHATTAN BANK	\$1,003,886	\$1,900,239	241	7.77%	89.29%	\$7,885
AMERICAN EXPRESS EDUC ASSURANCE	\$0	\$1,229,835	106	5.03%	N/A	\$11,602
USC FEDERAL CREDIT UNION	\$0	\$982,196	86	4.02%	N/A	\$11,421
CORUS BANK	\$1,494,768	\$876,226	124	3.58%	-41.38%	\$7,066
COLLEGE CREDIT/TIAA-CREF	\$678,586	\$788,980	80	3.23%	16.27%	\$9,862
EDUCATIONAL FUNDING SERVICES INC	\$423,697	\$536,871	93	2.20%	26.71%	\$5,773
NEW ENGLAND LOAN MARKETING CORP	\$307,608	\$404,858	33	1.66%	31.61%	\$12,268
US BANK OF CA	\$273,912	\$302,842	62	1.24%	10.56%	\$4,885
PNC BANK	\$107,486	\$302,739	81	1.24%	181.65%	\$3,738
GREAT WESTERN	\$461,104	\$292,058	37	1.19%	-36.66%	\$7,893
GOLDEN ONE CU	\$130,551	\$169,671	17	0.69%	29.97%	\$9,981
<b>TOTAL TOP-15</b>	\$15,908,552	\$23,256,370	3,061	95.11%	46.19%	\$7,598
<b>TOTAL ALL LENDERS</b>	\$16,534,375	\$24,452,346	3,218	100.00%	47.89%	\$7,599

# LENDER FEDERAL FISCAL YEAR VOLUME TOTALS ALL PROGRAMS

(DOES NOT INCLUDE CONSOLIDATED VOLUME)

	LENDER	\$ FFY 1995-96	\$ FFY 1996-97	# FFY 1996-97	% OF TOTAL	% \$ CHANGE	AVG LOAN
ω	BANK OF AMERICA	\$352,416,699	\$378,880,629	94,845	25.83%	7.51%	\$3,995
	CITIBANK STUDENT LOAN BUSINESS	\$261,684,670	\$286,956,454	70,637	19.57%	9.66%	\$4,062
	WELLS FARGO BANK	\$260,047,192	\$277,097,424	63,578	18.89%	6.56%	\$4,358
	EDUCAID	\$141,713,832	\$132,272,853	29,908	9.02%	-6.66%	\$4,423
	CHASE MANHATTAN BANK	\$88,285,322	\$98,404,558	18,787	6.71%	11.46%	\$5,238
	GREAT WESTERN	\$88,636,689	\$63,842,497	16,489	4.35%	-27.97%	\$3,872
	EDUCATIONAL FUNDING SERVICES INC	\$57,115,316	\$62,549,836	18,499	4.26%	9.51%	\$3,381
	US BANK OF CA	\$40,167,377	\$46,478,424	15,409	3.17%	15.71%	\$3,016
	NORWEST BANK	\$0	\$35,262,219	4,036	2.40%	N/A	\$8,737
	USC FEDERAL CREDIT UNION	\$0	\$27,193,811	4,058	1.85%	N/A	\$6,701
	COLLEGE CREDIT/TIAA-CREF	\$18,131,434	\$21,495,462	4,691	1.47%	18.55%	\$4,582
	PNC BANK	\$2,809,402	\$21,380,119	7,466	1.46%	661.02%	\$2,864
	CORUS BANK	\$15,434,564	\$19,830,153	5,051	1.35%	28.48%	\$3,926
	BANK ONE EDUCATION FINANCE GROUP	\$6,190,975	\$14,286,234	3,920	0.97%	130.76%	\$3,644
	ASAP/UNION BANK & TRUST CO.	\$6,503,944	\$13,160,911	3,095	0.90%	102.35%	\$4,252
	<b>TOTAL TOP-15</b>	<b>\$1,339,137,416</b>	<b>\$1,499,091,584</b>	<b>360,469</b>	<b>97.83%</b>	<b>11.94%</b>	<b>\$4,159</b>
	<b>TOTAL ALL LENDERS</b>	<b>\$1,386,216,968</b>	<b>\$1,466,613,029</b>	<b>361,400</b>	<b>100.00%</b>	<b>5.80%</b>	<b>\$4,058</b>

# FAPS SYSTEM AVAILABILITY



KEY

- SATURDAY- SYSTEM AVAILABLE 6:00AM- 6:00PM PST.
- MONDAY THROUGH FRIDAY- SYSTEM AVAILABLE 5:00AM-9:00PM PST.
- MONTH-END CYCLE; SYSTEM UNAVAILABLE FOR UPDATE (September month-end began at 9:00pm PST, 9/30/97 and therefore is not reflected above)
- SUNDAY- SYSTEM UNAVAILABLE

NOTES

- Sep 3 - System available at 5:03am, due to increased workload.
- Sep 4 - System available at 6:05am, due to increased workload.
- Sep 6 - System available at 7:10am, due to increased workload.
- Sep 16 - System available at 12:34pm, due to hardware problems.
- Sep 27 - System available at 9:42am, due to hardware problems and increased workload.

## PLANNED AVAILABILITY FOR WEEKDAYS

16 Hours per Day ( 5:00am- 9:00pm PST )  
X 22 Number of Weekdays in the Month  
 352 Total Weekday Hours

## PLANNED AVAILABILITY FOR SATURDAYS

12 Hours per Day ( 6:00am- 6:00pm PST )  
X 4 Available Saturdays in the Month  
 48 Total Saturday Hours

## ACTUAL AVAILABILITY

Projected Availability = 384 Hours  
 Actual Available Hours = 371.77 Hours  
 Percentage of Availability =96.82%